

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jason M. Santiago  
 Deanna T. Santiago  
 Debtors

Case No. 19-10517-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db/jdb	+Jason M. Santiago, Deanna T. Santiago, 100B Fairfield Lane, Wayne, PA 19087-3106
14264917	+Comenity/Boscovs, P.O. Box 182120, Columbus, OH 43218-2120
14264919	+Mercury Card Services, P.O. Box 84064, Columbus, GA 31908-4064
14264920	+Sun East FCU, P.O. Box 2231, Aston, PA 19014-0231
14264923	+Wells Fargo Card Service - Debtor 2, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov May 04 2019 02:48:07	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 04 2019 02:48:01	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,	Philadelphia, PA 19106-4404
14264914	+EDI: CAPITALONE.COM May 04 2019 06:43:00	Capital One Bank, 10700 Capital One Way,
	Glen Allen, VA 23060-9243	
14264915	+E-mail/Text: bankruptcycollections@citadelbanking.com May 04 2019 02:48:26	Citadel FCU,
	520 Eagle View Blvd., Exton, PA 19341-1119	
14264916	+EDI: CITICORP.COM May 04 2019 06:43:00	Citicards CBNA, P.O. Box 6241,
	Sioux Falls, SD 57117-6241	
14264918	EDI: DISCOVER.COM May 04 2019 06:43:00	Discover Financial, P.O. Box 15316,
	Wilmington, DE 19850	
14270809	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2019 02:47:27	
	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,	
	Harrisburg, PA 17128-0946	
14264921	EDI: TFSR.COM May 04 2019 06:38:00	Toyota Motor Credit Corp, 5005 N. River Blvd. NE,
	Cedar Rapids, IA 52411	
14264922	+EDI: WFFC.COM May 04 2019 06:43:00	Wells Fargo Card Service, P.O. Box 14517,
	Des Moines, IA 50306-3517	

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

GARY F. SEITZ	gseitz@gsbblaw.com, gfs@trustesolutions.net
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation
	bkggroup@kmlawgroup.com
PAUL S. PETERS, III	on behalf of Debtor Jason M. Santiago ppeters@pmrbm.com
PAUL S. PETERS, III	on behalf of Joint Debtor Deanna T. Santiago ppeters@pmrbm.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Jason M. Santiago</u>	Social Security number or ITIN	<b>xxx-xx-7832</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Deanna T. Santiago</u>	Social Security number or ITIN	<b>xxx-xx-4892</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-10517-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jason M. Santiago

Deanna T. Santiago

5/2/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**